

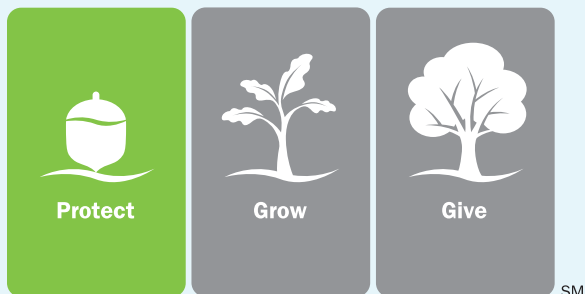
10-, 15- and 20-year Term Life Insurance



# Helping achieve family and financial security



# Life insurance is important to your financial security



Your financial priorities change at every life stage. What meets your needs at age 25 is likely different when you reach 55 — just as an oak has different needs as it grows from an acorn to a sapling to a tree. You need protection solutions that fit your evolving needs and priorities, including ensuring a confident retirement. Through life and disability income insurance, you have access to a lifetime of solutions to help you **protect** income, **grow** assets, and **give** to loved ones or charity.

If you are in the **protect** stage of life, *RiverSource* 10-, 15- or 20-year term life insurance can help you protect your income and build your financial future.

## Looking for an economical life insurance policy while you work toward your financial objectives?

### More protection for your premium dollar

The times you need insurance most may be the times you can least afford it. One solution is *RiverSource*® 10-, 15- or 20-year term life insurance. *RiverSource* term life insurance generally lets you pay lower premiums than traditional insurance policies. This means you can afford adequate protection for your family when you can't afford to be without it.

Term life insurance can give you valuable protection — at a competitive price.

- Guaranteed premiums for the period specified by the type of term life insurance you choose (All guarantees are based on the continued claims-paying ability of the issuing company.)
- Renewable coverage
- Income-tax-free death benefit proceeds
- Convertible to universal or variable universal life insurance, without evidence of insurability
- Avoids costly and time-consuming probate, if structured properly

### Select a policy that fits your personal needs

When does term life insurance make sense? How much do you need? Your financial advisor can help with the answers, based on your assets, immediate cash needs at death, personal or business needs and financial goals.

Whether you're a family looking to protect future income and your children's education or a business owner protecting your business's continuation, term life insurance can help provide the financial security you want.

You can choose from three policy types to help you select the length of time and premium payment schedule that's right for you:

- 10-year term
- 15-year term
- 20-year term

Each provides level protection and renewable coverage. Depending on the policy type and payment schedule you choose, premiums are guaranteed level for the first 10, 15 or 20 years and then are adjusted yearly, as stated in your policy.

### Rest assured with the security of guaranteed premiums

With term life insurance, you'll know in advance what your premiums will be: your current annual premium is guaranteed not to increase during the period specified by the type of term life insurance you choose.

### Renewable coverage until age 95

To help create greater flexibility to meet your changing needs, the term life insurance products offer the ability to renew or continue your coverage at the end of the specified term period. You can re-enter into a new term period of coverage with a level premium — subject to new underwriting. The length of new coverage periods are limited based on attained age at the time of re-entry. If health issues should arise, you can still continue your coverage at increasing annual rates until age 95.<sup>1</sup>

**Any questions?** Just ask. The need for life insurance varies, depending on your circumstances and goals. Your financial advisor will help you determine how term life insurance can help meet your family's important protection needs.

### Favorable tax treatment

If you should die, those you care about most would receive an income-tax-free death benefit. Your beneficiaries would be able to use the entire policy proceeds to help meet their needs without paying the high cost of federal income taxes. Keep in mind that death benefits may be subject to estate taxation.

### Easy conversion to permanent protection

If your needs change, term life insurance may be easily converted to universal or variable universal life insurance without evidence of insurability during the period specified by the type of term life insurance you choose, as long as you are age 65 or younger. Your financial advisor is available to give you guidance on the best life insurance choice for your financial goals. Be sure to ask your financial advisor about the life insurance policy's features, benefits and fees, and whether the life insurance is appropriate for you based upon your financial situation and objectives.

### Your policy's proceeds avoid probate

Your beneficiary receives the death benefit proceeds directly, either through a choice of payment options or in a lump sum, avoiding lengthy probate delays and the high cost of estate settlement.

You and your family can feel more confident and secure knowing they'll have access to funds that can pay immediate debts and expenses.

### Design your personal life insurance plan

Not everyone needs the same type of life insurance coverage. In addition to your basic coverage, term life insurance offers several optional benefits you can choose from:<sup>2</sup>

- Waiver of premium waives premium payments if the insured becomes disabled.
- Accidental death benefit increases the total death benefit if the insured dies accidentally.
- Children's life insurance rider lets you insure your children under the same policy at a low cost.

# The RiverSource Story

Life has many twists and turns and we understand the importance of balancing the need to protect what is important to you while you invest toward your financial goals. RiverSource creates innovative products designed with you and your life in mind. Through a balance of asset and risk management and built on a heritage of more than 115 years, we work with you and your financial advisor to help grow your assets, manage your income and protect what matters most — today and tomorrow.



RiverSource Life Insurance Company  
968 Ameriprise Financial Center  
Minneapolis, MN 55474

RiverSource Life Insurance Co. of New York  
20 Madison Ave. Extension  
P.O. Box 5144  
Albany, NY 12205

[riversource.com/lifeinsurance](http://riversource.com/lifeinsurance)

33385 Z (4/11)

<sup>1</sup> In New York, the 10-year term policy terminates at age 70; the 15- and 20-year term policies terminate at age 80.

<sup>2</sup> Optional riders are available at an additional charge. Product features and riders may not be available in all states, including New York.

As with any financial product purchased, you decide who the owner and the beneficiary will be after consultation with your tax and legal advisors. These decisions may significantly affect the amount due for income tax, gift tax and estate tax, and also your ownership rights to the policy. Consult your tax advisor regarding life insurance taxation as it applies to your individual circumstances.

This brochure applies to policies 30470/30480; Waiver of Premium rider 30500A; Accidental Death Benefit rider 30506A; and Children's Life Insurance rider 30512A. In New York it applies to policies 39480A, 138021 and 138022; Waiver of Premium rider 39200; Accidental Death Benefit rider 39202A; and Children's Life Insurance rider 39204A.

Insurance and annuity products are issued by RiverSource Life Insurance Company and in New York, by RiverSource Life Insurance Co. of New York, Albany, New York. These companies are affiliated with Ameriprise Financial Services, Inc. Only RiverSource Life Insurance Co. of New York is authorized to sell insurance and annuities in New York.

© 2008-2011 RiverSource Life Insurance Company. All rights reserved.